

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	John De Treville	Examiner:	Bilgrami, Asghar H.
Serial No.:	10/671,185	Group Art Unit:	2443
Filed:	September 24, 2003	Docket No.:	50037.0197US01
Title:	<b>METHOD AND SYSTEM FOR PERSONAL POLICY-CONTROLLED AUTOMATED RESPONSE TO INFORMATION TRANSFER REQUESTS</b>		

---

---

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

---

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

Attorney for Applicant acknowledges the allowance of claims 1, 3, 5, 7-13, 15-21 and 25-27 by the Examiner with appreciation. Attorney for Applicant agrees with the Examiner's Statement of Reasons for Allowance to the extent that the claims of the present invention are patentable over the references in the record. Attorney for Applicant expressly traverses the Examiner's Statement of Reasons for Allowance to the extent that any comment is intended or has the effect of limiting a claim scope, explicitly or implicitly, by not reciting verbatim the respective claim language, or is intended or has the effect of limiting a claim scope by stating or implying that all the reasons for patentability are in any way fully enumerated.

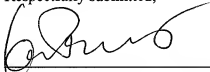
Attorney for Applicant further points out that the reasons for allowance set forth by the Examiner are not the only reasons that claims 1, 3, 5, 7-13, 15-21 and 25-27 are allowable. Further reasons for allowance of the claims beyond those enumerated by the Examiner are described and set forth in the specification. In addition, structures that perform substantially the

same function in substantially the same way to achieve the same results are included within the scope of the claims.

Finally, as the Examiner's reasons for allowance are not exhaustive, such reasons for allowance do not establish an estoppel against Attorney for Applicant seeking and obtaining allowance of additional, broader claims in a continuation application, which Attorney for Applicant reserves the right to file.

It is believed that no further fees are due with this Amendment. However, the Commissioner is hereby authorized to charge any deficiencies or credit any overpayment with respect to this patent application to deposit account number 13-2725.

Respectfully submitted,



Kathleen E. Ott, Reg. No. 64,038

Date: October 26, 2009

MERCHANT & GOULD P.C.  
P.O. Box 2903  
Minneapolis, MN 55402-0903  
303-357-1656